



CASE STUDY

Reinventing digital issuance and mobile payments for one of Europe's largest T1 banking groups

Challenge

Exposed to the complexity of several card systems and schemes in multiple countries, Raiffeisen Bank International (RBI) needed to invent a strong digital payments value proposition for its clients through a unified, intuitive user experience.

Solution

The Entrust Digital Card Solution helped RBI with a wide range of digital card services, including one-click provisioning to a number of transactable mobile wallets including RaiPay, Apple Pay, Google Pay, and Garmin Pay. Beyond transactions, the Entrust Digital Card Solution enabled a number of other enhanced card controls including push provisioning, secure card display, digital card management, strong customer authentication, and P2P.

Results

The Entrust Digital Card Solution provided RBI and its processing center, RPC, with the latest innovations around digital cards in a unified way and with fast time-to-market.

- Enhanced cardholder security and controls
- 10 countries and millions of cardholders served
- Four major NFC-enabled wallets supported
- Several million digital cards managed annually



**Raiffeisen Bank
International**

Member of RBI Group

Customer Profile

Based in Vienna, RBI is one of the largest universal banking groups in Central and Eastern Europe (CEE), serving more than 17 million customers across Austria and 13 CEE countries.

Objectives

To create a strong digital payments value proposition for its clients through a unified platform.

- Create a seamless branded experience
- Ensure broad usability across devices, geographies, and merchants
- Rapid time to market

Technology

- Entrust Token Hub (iTSP)
- Entrust Digital Card Solution SDK with:
 - NFC wallet
 - Secure interface
 - Push to Apple Pay
 - Strong authentication PSD2



ENTRUST

SECURING A WORLD IN MOTION



RPC was able to bring the solution to the whole banking group in record time. The trustful relationship we have built in the process is a solid foundation for future innovations and the reliability of RaiPay.

BIRGIT ROHRHOFER, CEO, RPC

THE TRANSFORMATION

A digital-first banking experience

Raiffeisen Bank International selected Entrust as their strategic partner for the launch of their digital card services, including the company's popular mobile payment application RaiPay. Launched in 2019, RaiPay is a successful NFC payment application across CEE (live in the Czech Republic, Hungary, Croatia, Romania, Bulgaria, Serbia, and Kosovo).

RaiPay enables consumers to instantly digitize their Visa and Mastercard cards and have secure mobile contactless payments on an Android device.

